



## NEW PROGRAM PROPOSAL FORM

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**Sponsoring Institution(s):** Harris-Stowe State University

**Program Title:** Finance

**Degree/Certificate:** Bachelor of Science (B.S.)

**Options:** None

**Delivery Site(s):** Harris-Stowe State University

**CIP Classification:** 5208

\*CIP code can be cross-referenced with programs offered in your region on MDHE's program inventory [highered.mo.gov/ProgramInventory/search.jsp](http://highered.mo.gov/ProgramInventory/search.jsp)

**Implementation Date:** Fall 2015

**Cooperative Partners:** None

\*If this is a collaborative program, form CL must be included with this proposal

### AUTHORIZATION:

Dr. Dwyane Smith, Vice President of Academic Affairs

7-17-2014

Name/Title of Institutional Officer

Signature

Date

Dr. Dwyane Smith

314-340-3612

Person to Contact for More Information

Telephone



## B.S. Degree in Finance

### EXECUTIVE SUMMARY

In response to the mission of Harris-Stowe State University and the Anheuser-Busch School of Business to expand program offerings to the underrepresented population, and to respond to current market demand for finance and investment work force talent, the school of business has completed a proposal to offer a Bachelor of Science degree in Finance. This document presents the rationale, objectives and resources required to create a B.S. degree in Finance at Harris-Stowe State University.

The major rationale for creating a B.S. in finance degree is to better serve the demand of those students who are seeking a career and a degree in finance and investment, and to meet the market demand for finance and investment work force talent. According to the Bureau of Labor Statistics- Occupational Employment Projections to 2018, which was originally posted on the Bureau of Labor Statistics Website December 10, 2009 and was revised December 22, 2010 "The employment of management, business, and financial occupations is expected to increase by 10.6 percent, resulting in 1.7 million new jobs over the 2008–18 projection period. The workers in these occupations will be needed to help organizations navigate the increasingly complex and competitive business environment.

By any measure, the B.S. degree of finance is similar to other business related degrees in that there is no one career path attached to the degree. Recent finance graduates entering the workforce would do well to broaden their job search as a cross between finance, accounting and business degree. Finance majors also can pursue many specialized certifications that will be in much higher demand.

Among the careers available to finance graduates are: Credit Analyst, Financial Advisor, Financial Analyst, Loan Officer, Investment Banker and Financial Planner. Those seeking a career in finance have, also, a variety of options available to them. They can increase the desirability of their career by sitting on the CPA exam to become CPA (Certified Public Accountant), CMA (Certified Management Accountant), and CFA (Chartered Financial Analyst). A Bachelor of Science in Finance will confer a higher level of recognition and move the school's business programs closer to other accredited business schools.

Moreover, the resource requirements for the significant change in the school's structure to create a new program are minimal. There are currently sufficient numbers of undedicated full-time and adjunct faculty to support the B.S. degree in Finance.



## OBJECTIVES OF THE PROGRAM

B.S. Degree in Finance is a discipline independent and distinct from other business fields or functions – to the extent that it provides students with unique business perspective. B.S. Degree in Finance as a discipline equips students with the knowledge, skills and ability to manage money, deal with investment, and assess risk and return in order to maximize corporations' profits. Students will learn how to manage the assets of businesses, institutions, and individuals. Students learn market analysis, the making of sound investments and tracking the flow of money. The B.S. Degree in Finance prepares the students for many careers available in the field of Finance, including financial advisor, interment banker, financial planner, and credit analyst and loan officer both in government and in the private sector. Lastly, the B.S. Degree in Finance prepares students to pursue higher levels of education.

## MARKET DEMAND

According to the Bureau of Labor Statistics- Occupational Employment Projections to 2018 which was originally posted to Bureau of Labor Statistics Website December 10, 2009 and was revised December 22, 2010 "The employment of management, business, and financial occupations is expected to increase by 10.6 percent, resulting in 1.7 million new jobs over the 2008–18 projection period. The workers in these occupations will be needed to help organizations navigate the increasingly complex and competitive business environment. A substantial number of net jobs gains are expected in several large or rapidly growing sectors as well, including government, health care and social assistance, finance and insurance, and construction.

<b>Table 1. Employment by occupational group, 2008 and projected 2018</b>							
(Numbers in thousands)							
Code	2008 National Employment Matrix code and title	Employment		Percent distribution		Change, 2008–18	
		2008	2018	2008	2018	Numeric	Percent
00–0000	Total, all occupations.....	150,931.7	166,205.6	100.0	100.0	15,273.9	10.1
11–1300	Management, business, and financial occupations <sup>1</sup> .....	15,746.7	17,410.9	10.4	10.5	1,664.2	10.6
15–2900	Professional and related occupations <sup>2</sup> .....	31,053.5	36,280.0	20.6	21.8	5,226.5	16.8
31–3900	Service occupations <sup>2</sup> .....	29,575.9	33,645.1	19.6	20.2	4,069.2	13.8
41–0000	Sales and related occupations.....	15,902.7	16,883.1	10.5	10.2	980.4	6.2
43–0000	Office and administrative support occupation.....	24,100.6	25,942.7	16.0	15.6	1,842.1	7.6
45–0000	Farming, fishing, and forestry occupations.....	1,035.4	1,026.3	.7	.6	–9.1	–.9
47–0000	Construction and extraction occupations.....	7,810.3	8,828.8	5.2	5.3	1,018.6	13.0
49–0000	Installation, maintenance, and repair occupations.....	5,798.0	6,238.2	3.8	3.8	440.2	7.6
51–0000	Production occupations.....	10,083.0	9,733.9	6.7	5.9	–349.2	–3.5
53–0000	Transportation and material moving occupations.....	9,825.5	10,216.6	6.5	6.1	391.1	4.0

<sup>1</sup> Major occupational groups 11–0000 through 13–0000 in the 2000 Standard Occupational Classification (SOC).

<sup>2</sup> Major Occupational groups 31–0000 through 39–0000 in the 2000 Standard Occupational Classification (SOC).

<sup>2</sup> Major occupational groups 15–0000 through 29–0000 in the 2000 Standard Occupational Classification (SOC).

<sup>2</sup> Major Occupational groups 31–0000 through 39–0000 in the 2000 Standard Occupational Classification (SOC).



## STUDENT ENROLLMENT PROJECTIONS

Year	1	2	3	4	5
Full Time	3	9	18	33	50
Part Time	2	4	8	8	10
Total	5	13	26	41	60

***Please provide a rationale regarding how student enrollment projections were calculated:***

Student enrollment projection is based on the average enrollment of other business programs, classroom occupancy and instructional resources.

***Provide a rationale for proposing this program, including evidence of market demand and societal need supported by research:***

In response to the mission of the Harris-Stowe State University and Anheuser-Busch School of Business in expanding program offering to underrepresented population, and to respond to current market demand for finance and investment work force talent, the school of business has completed a proposal to offer a Bachelor of Science degree in Finance. This document presents the rational, objectives and resources required to create a B.S. degree in Finance at Harris-Stowe State University. The major rational for creating a B.S. in finance degree is to better serve the demand of those students who are seeking a career and a degree in finance and investment, and to meet the market demand for finance and investment work force talent. According to the Bureau of Labor Statistics-Occupational Employment Projections to 2018 which was originally posted on the Bureau of Labor Statistics Website December 10, 2009 and was revised December 22, 2010 "The employment of management, business, and financial occupations is expected to increase by 10.6 percent, resulting in 1.7 million new jobs over the 2008–18 projection period. The workers in these occupations will be needed to help organizations navigate the increasingly complex and competitive business environment. By any measure, the B.S. degree of finance is similar to other business related degrees in that there is no one specific career path attached to



the degree. Recent finance graduates entering the workforce would do well to broaden job search as a cross between finance, accounting and business degree. Finance majors also can pursue many specialized certifications that will be in much higher demand. Among careers available to finance graduates are: Credit Analyst, Financial Advisor, Financial Analyst, Loan Officer, Investment Banker and Financial Planner. Those seeking a career in finance have also a variety of options available to them. They can increase the desirability of their career by sitting on the CPA exam to become CPA (Certified Public Accountant), CMA (Certified Management Accountant), and CFA (Chartered Financial Analyst).

A Bachelor of Science in Finance will confer a higher level of recognition and move the school's business programs closer to other accredited business schools. Moreover, the resource requirements for the significant change in the school's structure to create a new program are minimal. There are currently sufficient numbers of full-time and adjunct faculty to support the B.S. degree in Finance.

The objectives of the Finance degree program are discipline independent and distinct from other business fields or functions—to the extent that it provides students with unique business perspective. B.S. Degree in Finance as a discipline equips students with the knowledge, skills and ability to manage money, deal with investment, and assess risk and return in order to maximize corporations' profit. Students will learn how to manage the assets of businesses, institutions, and individuals. Students learn market analysis, the making of sound investments and tracking the flow of money.

The B.S. Degree in Finance prepares students for many careers available in the field of Finance, including financial advisor, interment banker, financial planner, and credit analyst and loan officer both in government and in the private sector. Lastly, The B.S. Degree in Finance prepares students to pursue higher levels of education. Market Demand: According to the Bureau of Labor Statistics-Occupational Employment Projections to 2018 which was originally posted to Bureau of Labor Statistics Website December 10, 2009 an was revised December 22, 2010 "The employment of management, business, and financial occupations is expected to increase by 10.6 percent, resulting in 1.7 million new jobs over the 2008–18 projection period. The workers in these occupations will be needed to help organizations navigate the increasingly complex and competitive business environment. A substantial number of net jobs gains are expected in several large or rapidly growing sectors as well, including government, health care and social assistance, finance and insurance, and construction.



## **DUPLICATION AND COLLABORATION**

There are two HBCUs (Historically Black Colleges and University) in the State of Missouri, Harris-Stowe State University and Lincoln University. Currently, Lincoln University doesn't offer a program in Finance, leaving Harris-Stowe State University as the only HBCU catering affordable, accessible and quality program to an underrepresented population. Currently there is no public, urban institution in the city of St. Louis offering a B.S. Degree in Finance. University of Missouri-St. Louis offers a graduate degree in Finance. Harris-Stowe State University is surrounded by several private universities. However, the cost of education of these universities is among the highest in Missouri and the nation.

The proposed B.S. in Finance program at Harris-Stowe State University will provide access to a science degree for the residents of the urban community who aspire to enter the field of finance and are unable to pursue it at another institution of higher education.

The delivery of the B.S. Degree in Finance program at Harris-Stowe State University will involve a cooperative articulation with the St. Louis Community College System, similar to the other programs offered by the school. The program also will seek articulation with other institutions and community colleges in the geographic area.

A student graduating from a junior college with an Associate Degree is typically eligible to continue their studies towards a Bachelor Degree at Harris-Stowe State University. Those students interested in majoring in finance will easily be able to distinguish the necessary requirements for such a degree.

## **STRUCTURE OF THE MAJOR**

The proposed curriculum for a major in Finance consists of 44 hours of General Education, 51 hours of Business Administration Core Requirement which is currently in place for all programs offered within the school of business, and 25 credit hours of Finance Major Required Courses. The 51 hours of business administration core requirement provide a strong foundation of knowledge in business, marketing, finance, business law, statistics, economics, management, international business, business ethics, and accounting. The Capstone Course in the finance major is designed as a business simulation or major project to simulate a real financial environment. The Capstone Course should be taken along with Business Policy and Strategic Management, in the last semester of the student's senior year.



## **PROPOSED ADMINISTRATIVE STRUCTURE**

The administrative structure of the proposed Finance Major will not differ from the structure that has been employed for other majors. Based on the business accrediting agencies requirement, each program and specialization offered by the school requires a minimal of one doctorally or professionally qualified faculty. Currently, the school of business has one full-time finance faculty (Dr. Kamkwala) and a few adjunct finance faculty. One additional full-time and few additional adjunct faculty needed to staff the program and perform students advisement as part of the regular faculty responsibilities. However, since the school is planning to propose a graduate program in MBA with emphasis in accounting, the two proposed programs may share the additional full-time faculty. As the program grows and enrollment picks up additional faculty is needed to support the health and growth of both programs.

## **RESOURCE REQUIREMENTS**

In the preliminary short-term planning process, the current faulty resources will be utilized to staff the program. As the major develops and attracts more students to the school, two additional faculty line is necessary to staff the program. Library materials for references will also need to be increased. This additional outlay in resources should be offset by the increased levels of FTE's. If this increase in students does not occur, then the additional resources will not be necessary.

## **EQUIPMENT AND SUPPLY**

Along with preparation for program planning, submission, approval and implementation, the school is in the process of establishing a trade floor for the program in order to provide students with hands-on training in finance and investment. Also, the program requires investment simulation software (CAPSIM). It is expected that investment in these technology and equipment can be utilized for other business majors, as well. The school currently has funding left over from two previous grants and initiatives that will be utilized toward the establishment of the above supporting equipment.

## **LIBRARY AND NON-PRINT MEDIA**

A major in Finance will not require additional resources. There is an excellent non-print media collection in the Harris-Stowe Main Campus Library available to both faculty and students. DVDs and video cases provide an excellent means of bringing abstract textbook material to life. Several Financial Management discs, video, and cases are available to students to analyze and



prepare financial and strategic plans for real companies. The basis finance course is enhanced through the use of videos, discs and case studies. The AT&T Library is highly equipped with a top-of-the-line electronic classroom which promotes rich lectures in the finance.

The library has most of the major journals in finance, or at least access through an inter-library loan system. As the major in finance develops and attracts more students, the resources in the library will have to be maintained and upgraded to meet the increased demand. For now, the amount of software available in the computer labs is adequate. Many faculty members use software that are bundled with the student's textbook. The hardware in the labs accommodates a wide range of software. Peripheral software such as word processors or spreadsheets is already available to students in the labs. The Capstone course will use business simulation software. This software is available from the textbook publishers and run on standard PC equipment. Therefore, no additional resources are needed at this time.

## **OFFICE SPACE AND SPECIALIZED FACILITIES**

The number of faculty members will remain constant for the foreseeable future, and therefore, no additional office space will be required. There is also no need for specialized facilities. The school has one additional office that has been projected for the new finance faculty.

## **SUPPORT STAFF**

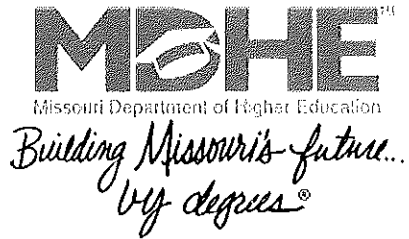
The staff being utilized now is adequate. No additional staff needed at this time.

## **SUMMARY OF IMPACT ANALYSIS**

There are approximately 450 students who have matriculated into business programs. A percent of these students would have selected their major Finance if it was available. Also, there are approximately 20% of freshman and sophomore who have declared their major as undecided. This figure shows promise for the growth of Finance as a major. Finance will be popular field of study for both entering freshmen and transfer students, and increasing number of students inquire whether Anheuser-Busch School of Business offers a major in Finance.

A major in Finance is consistent with the structure of most accredited business schools, colleges, and Universities in the United States. Offering such a major would consequently make Anheuser-Busch School of Business and Harris-Stowe State University more attractive to entering freshmen and transfer students interested in such a program. The impact of finance major on Harris-Stowe's resources, however, would be nominal. Since we already offer various business programs and concentrations through the Business Administration program, most of the necessary resources for such a major are now sufficient.





In summary, offering a major in Finance enhances and legitimizes the school and the university's program offerings without necessitating additional expenditures.

## **RELATIONSHIP WITH GRADUATE PROGRAMS**

Creating a major in Finance is considered a preliminary step to creating an environment which will foster the undergraduate students' interest in the field of financial management and will better prepare them to be accepted into graduate programs.

## **EVALUATION OF THE MAJOR**

The Anheuser-Busch School of Business Curriculum Committee which consists of full-time faculty, a finance faculty, and the newly proposed program specific advisory council, will conduct on-going evaluations of the program. As the program grows, it will need to be reviewed on a regular basis to ensure that the program meets the needs of the students, Harris-Stowe State University, and the general business community.

## **ORGANIZATIONS**

The Anheuser-Busch School of Business has established a chapter of Financial Management Association International (FMAI). This chapter has officers and an advisor. The chapter is very active in raising fund to provide professional development opportunities for its members. The finance professor who advises the chapter takes the members of the chapter to national conferences. Students and the advisor of the chapter have had opportunity to present in national association conferences. A newly proposed INVESTMENT CLUB will be added to program to support students' leadership and professional development in the program.



## PROGRAM STRUCTURE

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A. Total credits required for graduation: 120

B. Residency requirements, if any: The last 30 hours

C. General education: Total credits: 44

Courses (specific courses OR distribution area and credits): Business Administration Core requirements (a grade of "C" or better required in each course: Total credit=51:

Course Number	Credits	Course Title
ACCT0201	3	Financial Accounting I
ACCT0204	3	Managerial Accounting
BSAD0200	3	Introduction to Business
BSAD0220	3	Legal Environment of Business
BSAD0225	3	Diversity and Business Ethics
BSAD0315	3	Business Statistics
BSAD0321	3	Business Finance
BSAD0400	3	Business Government Relations
BSAD0455	3	Production and Operations Management
BSAD0457	3	Corporate Communications
BSAD0470	3	International Business
BSAD0480	3	Business Policy and Strategy
ECON0204	3	Macroeconomics
MATH0203	3	Applied Calculus for Business Majors
MGMT0350	3	Management and Organizational Behavior
MIS 0305	3	Business Applications Software & Networks
MRKT0320	3	Principles of Marketing
Total Business Core	51	

D. Finance Major requirements: Total credits: 25



Course Number	Credits	Course Title
ACCT0300	3	Federal Income Tax-Individual
FIN0390	1	Topics in Finance-Leadership
FIN0420	3	Investment Finance/BSAD0420
FIN0475	3	Capstone Project in Finance
FIN0495	3	Finance Internship
FIN0325	3	<b>Electives** Select Four of the following three credit hour electives:</b> Fundamentals of Financial Planning and Insurance
FIN0430	3	
FIN0435	3	
FIN0450	3	Real Estate Finance
FIN0455	3	Applied Portfolio Management
FIN0460	3	Commercial Bank Management
FIN0470	3	International Finance
Total Finance Major Required Courses	25	
Total Credit Hours Required for Graduation	120	

E. Free elective credits:

12 credit hours of electives taken from only designated Finance courses.

(Sum of C, D, and E should equal A.)

F. Requirements for thesis, internship or other capstone experience:

240 hours of internship, and complete National Business Major Field Exam as part of capstone course.

G. Any unique features such as interdepartmental cooperation:

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## PROGRAM CHARACTERISTICS AND PERFORMANCE GOALS

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Institution Name      Harris-Stowe State University  
Program Name          Finance  
Date      Fall 2015

(Although all of the following guidelines may not be applicable to the proposed program, please carefully consider the elements in each area and respond as completely as possible in the format below. Quantification of performance goals should be included wherever possible.)

### 1. Student Preparation

- Any special admissions procedures or student qualifications required for this program which exceed regular university admissions, standards, e.g., ACT score, completion of core curriculum, portfolio, personal interview, etc. Please note if no special preparation will be required.

The students have to have a minimum of 2.0 in each professional level course that counts towards graduation in their major. Students in the program have to maintain an overall GPA of 2.0 or better to continue

- Characteristics of a specific population to be served, if applicable.

Harris-Stowe State University is an open enrollment school and much of its population is from the underserved minority.

### 2. Faculty Characteristics

- Any special requirements (degree status, training, etc.) for assignment of teaching for this degree/certificate.

Ph.D. or Dmgt.with emphasis in Finance of closely related discipline

- Estimated percentage of credit hours that will be assigned to full time faculty. Please use the term "full time faculty" (and not FTE) in your descriptions here.  
60-70%

- Expectations for professional activities, special student contact, teaching/learning innovation.

Active participation in Trade Room-Simulation program, research, internship and manadoty exit exam (National Major Field Exam in Business)

### 3. Enrollment Projections

- Student FTE majoring in program by the end of five years.  
60 total, 50 fulltime

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- Percent of full time and part time enrollment by the end of five years.  
83.3% full-time and 16.7% part time

#### 4. Student and Program Outcomes

- Number of graduates per annum at three and five years after implementation.  
25 nad 55
- Special skills specific to the program.  
Certification Program in Financial Planning
- Proportion of students who will achieve licensing, certification, or registration.  
50% Certification
- Performance on national and/or local assessments, e.g., percent of students scoring above the 50th percentile on normed tests; percent of students achieving minimal cut-scores on criterion-referenced tests. Include expected results on assessments of general education and on exit assessments in a particular discipline as well as the name of any nationally recognized assessments used.  
More 60% of students' score on the National Major Field Exam will be within one standard deviation from the national average.
- Placement rates in related fields, in other fields, unemployed.  
Due to market demand of this major, it is expected that more than 70% of students will land in a position related to their field or continue to a graduate school.
- Transfer rates, continuous study.  
Harris-Stowe has articulation agreements with St. Louis Community College and Kansas City's Metropolitan Community College System. It is expected that Harris-Stowe's transfer rates will increase significantly as Harris-Stowe aggressively market the program and recruit transfer students into the program.

#### 5. Program Accreditation

- Institutional plans for accreditation, if applicable, including accrediting agency and timeline. **If there are no plans to seek specialized accreditation, please provide a rationale.**  
HSSU accreditation is through the Higher Learning Commission. The school of business accreditation is through Accreditation Council for Business Schools and Programs (ACBSP) and International Assembly of Collegiate Business Education (IACBE).

#### 6. Alumni and Employer Survey

- Expected satisfaction rates for alumni, *including timing and method of surveys.*

75%. There will be an initial survey conducted just prior to graduation with follow up surveys 6 months, 2.5 years, and five years after graduation. Currently the career center does an initial survey of graduates asking if they have been placed just prior to graduation. Their email, addresses and contact numbers are requested and 6 months later they are contacted to see how they are doing.

- Expected satisfaction rates for employers, including timing and method of surveys.  
75%

## **7. Institutional Characteristics**

- Characteristics demonstrating why your institution is particularly well-equipped to support the program.

As an urban university in the heart of Saint Louis, Harris-Stowe is in a unique position to establish a degree program in finance, a field of growing interest in the market. Harris-Stowe is perfectly suited, by location and design to offer this degree program. HSSU is surrounded by financial and investment companies will provide a unique opportunity for finance students to complete an internship with these companies. Additionally, Finance degree students will have a very strong business foundation base before they enter in their specialized program.

Student Name \_\_\_\_\_

Student Number \_\_\_\_\_

**Harris-Stowe State University  
Anheuser-Busch School of Business  
Bachelor of Science in Finance**

<b>Degree Requirements</b>	<b>Cr</b>	<b>Grade</b>	<b>Semester and Year</b>	<b>Transfer Institution</b>
HSSU0100 Seminar in Higher Education (Freshmen and New Students with fewer than 24 credit hours)	1			
<b>OR</b>				
HSSU0300 Topics in Higher Education (transfer students with 24 or more credit hours)	1			
<b>AND</b>				
<b>Total Credits Required in this Category</b>	<b>1</b>			
<b>Oral and Written Communication (9 Credit Hours)</b>	<b>Cr</b>	<b>Grade</b>	<b>Semester and Year</b>	<b>Transfer Institution</b>
English Composition I	3			
Introduction to Public Speaking	3			
<b>AND</b>				
Any Freshman or Sophomore level three (3) hour writing course _____	3			
<b>Total Credits Required in This Category</b>	<b>9</b>			
<b>Computing and Technology (3 Credit Hours)</b>	<b>Cr</b>	<b>Grade</b>	<b>Semester and Year</b>	<b>Transfer Institution</b>
Any Freshman or Sophomore level, three (3) hour course in computer science _____	3			
<b>OR</b>				
Any Freshman or Sophomore level, three (3) hour course in computer education _____	3			
<b>Total Credits Required in This Category</b>	<b>3</b>			

Student Name \_\_\_\_\_

Student Number \_\_\_\_\_

**Harris-Stowe State University**  
**Anheuser-Busch School of Business**  
**Bachelor of Science in Finance**

Social and Behavioral Sciences (9 Credit Hours)	Cr	Grade	Semester and Year	Transfer Institution
Complete one course in each of the following three areas: <b>History</b> <i>One Course Required</i> HIST0143 U.S. History I HIST0144 U.S. History II	3			
<b>Human Behavior</b> <i>One Course Required</i> PSY0100 General Psychology SOC0100 Introduction to Sociology GEOG0200 Principles of Geography ECON0203 Microeconomics ( <b>REQUIRED</b> ) ECON0204 Macroeconomics EDUC0214 Principles of Economics	3			
<b>U.S. &amp; Missouri Constitution</b> Any Freshman or Sophomore level, three (3) hour course in political science (that includes the required examinations on the U.S. Constitution and the Missouri Constitution). (HSSU students enroll in POSC0200). POSCO200 American Government Survey POSC0201I United States Constitution POSC0201II Missouri Constitution Missouri Constitution Requirement met ____ Yes ____ No Comments _____	3			
<b>Total Credits Required in This Category</b>	<b>9</b>			
<b>Valuing (3 Credit Hours)</b>	Cr	Grade	Semester and Year	Transfer Institution
Students must complete one course in the following area: PHIL0100 Introduction to Logical Thinking PHIL0101 Introduction to Philosophy PHIL0102 Introduction to Ethics	3			
<b>Total Credits Required in This Category</b>	<b>3</b>			



<p style="text-align: center;"><b>Mathematics</b></p> <p>Students must complete one course in the following areas:</p> <p>MATH0120 Structures of Mathematical Systems</p> <p>MATH0135 College Algebra</p> <p>MATH0136 Finite Math</p> <p>MATH0150 Introduction to Statistics and Probability</p> <p>MATH0170 Calculus and Analytic Geometry I</p> <p><b>*ABSB students must enroll in either MATH0135 College Algebra or MATH0136 Finite Math.</b></p>				
<p style="text-align: center;"><b>Total Credits Required in This Category</b></p>	<p style="text-align: center;"><b>4</b></p>			

Student Name \_\_\_\_\_

Student Number \_\_\_\_\_

**Harris-Stowe State University**  
**Anheuser-Busch School of Business**  
**Bachelor of Science in Finance**

Natural and Physical Science	Cr	Grade	Semester and Year	Transfer Institution
Any Freshman or Sophomore level three (3) hour course in mathematics (the course must be College Algebra, or greater in course content) _____	3			
Students must complete two courses and one lab in the following areas: <b>One Course Required</b> BIO 0151 Biology Survey	3			
<b>One Course Required</b> CHEM0151 Fundamentals of Chemistry CHEM0255 General Chemistry PHSC0151 Physical Science Survey PHY0251 General Physics: Mechanics GEOL0250I General Geology MET0250 Introduction to Meteorology	3			
<b>AND</b>				
<b>One Lab Required in the following:</b> BIO0152 Biology Survey Lab CHEM0152 Fundamentals of Chemistry Lab CHEM0256 General Chemistry Lab PHSC0152 Physical Science Survey Lab PHY0252 General Physics: Mechanics Lab	2			
<b>Total Credits Required in This Category</b>	8			
Humanities and Fine Arts	Cr	Grade	Semester and Year	Transfer Institution
Complete one course in each of the following two areas: <b>Humanities</b> <b>One Course Required</b> ENG0203 Introduction to Literature SPAN0160I Introduction to Spanish Language and Culture SPAN0160II Essentials of Spanish Language and Culture HIST0213 World History I HIST0214 World History II <b>*FOR ALL BUSINESS MAJORS, FOREIGN LANGUAGE IS REQUIRED.</b>	3			
<b>Fine Arts</b> <b>One Course Required</b> ART0150 Introduction to Art ART0200 Art History, Theory and Criticism	3			

MUS0206 Basic Music				
MUS0223 Afro-American Music				
THR0100 Theatre Appreciation				
<b>Total Credits Required in This Category</b>	<b>6</b>			
<b>Higher-Order Thinking</b>				
Capstone Seminar	1			
<b>Total Credits Required in This Category</b>	<b>1</b>			
<b>Total of Forty Four (44) Semester Credit hours minimum</b>	<b>44</b>			

Student Name \_\_\_\_\_ Student Number \_\_\_\_\_

**Harris-Stowe State University  
Anheuser-Busch School of Business  
Bachelor of Science in Finance**

<b>Business Administration Core Requirements</b> <b>Grade of "C" or better required in each course</b>	<b>Cr</b>	<b>Grade</b>	<b>Semester and Year</b>	<b>Transfer Institution</b>
ACCT0201 Financial Accounting I	3			
ACCT0204 Managerial Accounting	3			
BSAD0200 Introduction to Business	3			
BSAD0220 Legal Environment of Business	3			
BSAD0225 Diversity and Business Ethics	3			
BSAD0315 Business Statistics	3			
BSAD0321 Business Finance	3			
BSAD0400 Business Government Relations	3			
BSAD0455 Production and Operations Management	3			
BSAD0457 Corporate Communications	3			
BSAD0470 International Business	3			
BSAD0480 Business Policy and Strategy	3			
ECON0204 Macroeconomics	3			
MATH0203 Applied Calculus for Business Majors	3			
MGMT0350 Management and Organizational Behavior	3			
MIS 0305 Business Applications Software & Networks	3			
MRKT0320 Principles of Marketing	3			
<b>Total Business Core</b>	<b>51</b>			
<b>Finance Major Required Courses</b> <b>Grade of "C" or better required in each course</b>	<b>Cr</b>	<b>Grade</b>	<b>Semester and Year</b>	<b>Transfer Institution</b>
ACCT0300 Federal Income Tax-Individual	3			
FIN0390 Topics in Finance-Leadership	1			
FIN0420 Investment Finance/BSAD0420	3			
FIN0475 Capstone Project in Finance	3			
FIN0495 Finance Internship	3			
Electives** Select Four of the following three credit hour electives:				
FIN0325 Fundamentals of Financial Planning and Insurance				
FIN0430 Estate Planning and Trusts				
FIN0435 Retirement Planning and Employee Benefits				
FIN0450 Real Estate Finance				
FIN0455 Applied Portfolio Management				
FIN0460 Commercial Bank Management				
FIN0470 International Finance				
<b>Total</b>	<b>25</b>			
<b>Total credit hours required for graduation</b>	<b>120</b>			

A minimum of 60 semester credit hours must be earned at a four-year institution.

Residency requirement of HSSU mandates that students must take the last 30 semester credit hours at HSSU.

\*\*The electives must be selected from the list of Finance electives.

Student Name \_\_\_\_\_ Student Number \_\_\_\_\_

**Harris-Stowe State University  
Anheuser-Busch School of Business  
Bachelor of Science in Finance**

Additional Coursework	Cr	Grade	Semester and Year	Transfer Institution

**NOTES:**

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Student Name \_\_\_\_\_ Student Number \_\_\_\_\_

**Harris-Stowe State University  
Anheuser-Busch School of Business  
Bachelor of Science in Finance**

Other Degree Program Requirements	Date
Admission Program Application Filed	
Admission to the Program	
OCGPA of 2.0 or higher required for graduation	
A grade of "C" or better in all courses taken at the professional level	
Exit competency met	

## BACHELOR OF SCIENCE IN FINANCE PLAN OF STUDY

FRESHMAN I		FRESHMAN II	
General Education	3	General Education	3
General Education	3	General Education	3
General Education	3	General Education	3
General Education	3	General Education	3
General Education	3	General Education	3
HSSU0100 OR HSSU0300	1	General Education	1
Total	16	Total	16
SOPHOMORE I		SOPHOMORE II	
General Education	3	BSAD0200 Introduction to Business	3
General Education	3	ECON0204 Macroeconomics	3
General Education	3	MATH0203 Applied Calculus for Bus Majors	3
ACCT0201 Financial Accounting I	3	ACCT0204 Managerial Accounting	3
ECON0203 Microeconomics	3	BSAD0220 Legal Environment of Business	3
Total	15	Total	15
JUNIOR I		JUNIOR II	
BSAD0225 Diversity and Business Ethics	3	MGMT0350 Mgmt. & Organizational Behavior	3
MIS 0305 Bus Applications Software & Networks	3	ACCT0300 Federal Income Tax-Individual	3
BSAD0315 Business Statistics	3	FIN0420 Investment Finance	3
MRKT0320 Principles of Marketing	3	BSAD0400 Business Government Relations	3
BSAD0321 Business Finance	3	Elective**	3
Total	15	Total	15
SENIOR I		SENIOR II	
BSAD0455 Production & Operations Mgmt.	3	FIN0390 Topics in Finance-Leadership	1
BSAD0457 Corporate Communications	3	FIN0475 Capstone Project in Finance	3
BSAD0470 International Business	3	BSAD0480 Business Policy and Strategy	3
Elective**	3	FIN0495 Finance Internship	3
Elective**	3	Elective**	3
Total	15	Total	13
<b>Total Credit Hours Required</b>			<b>120</b>
A minimum of 60 semester credit hours must be earned at a four-year institution.			
Residency requirement of HSSU mandates that students must take the last 30 semester credit hours at HSSU.			
**The electives must be selected from the list of Finance electives.			

### BACHELOR OF SCIENCE IN FINANCE PLAN OF STUDY

SEMESTER I		SEMESTER II	
General Education-61	3	General Education-61	3
General Education-61	3	General Education-61	3
General Education-61	3	General Education-61	3
General Education	1	General Education	1
General Education-71	3	General Education-71	3
General Education-71	3	General Education-71(College Algebra)	3
General Education-71	3	General Education-71	3
Total	19	Total	19
SUMMER I		SUMMER II	
General Education-61	3	ECON0203 Microeconomics-71	3
MATH0203 Applied Calculus for Bus Majors-61	3	ACCT0201 Financial Accounting I-71	3
BSAD0200 Introduction to Business-61	3	MIS0305 Bus Appl. Software & Networks-71	3
Total	9	Total	9
SEMESTER III		SEMESTER IV	
ECON0204 Macroeconomics-61	3	BSAD0321 Business Finance-61	3
ACCT0204 Managerial Accounting-61	3	BSAD0225 Diversity and Business Ethics-61	3
BSAD0220 Legal Environment of Business-61	3	BSAD0400 Business Government Relations-61	3
BSAD0315 Business Statistics-71	3	ACCT0300 Federal Income Tax-Individual-71	3
MRKT 0320 Principles of Marketing-71	3	FIN0420 Investment Finance-71	3
MGMT0350 Management and Organizational Behavior-71	3	BSAD0457 Corporate Communications-71	3
Total	18	Total	18
SUMMER III		SUMMER IV	
BSAD0455 Production & Operations Mgmt.-61	3	Elective**-71	3
BSAD0470 International Business-61	3	Elective**-71	3
Elective**-61	3	Elective**-71	3
Total	9	Total	9
SEMESTER V		SEMESTER VI	
FIN0390 Topics in Finance-Leadership-61	1		
Elective**-61	3		
FIN0475 Capstone Project in Finance-61	3		
BSAD0480 Business Policy and Strategy-61	3		
Total	10	Total	
<b>Total Credit Hours Required</b>			<b>120</b>
Residency requirement of HSSU mandates that student must take the last 30 semester credit hours at HSSU.			
**The electives must be selected from the list of Finance electives.			

**Harris – Stowe State University.  
Bachelors of Science Degree in Finance.**

**COURSE DESCRIPTIONS:**

**ACCT 0300: FEDERAL INCOME TAX I – INDIVIDUAL**

This course covers the study of the U.S. Internal Revenue Code and related problems of measuring taxable individual/personal income. The course focuses on the fundamentals of individual income tax and the related concepts of federal tax compliance. Major concepts covered in the course include taxable income recognition and characterization, personal exemptions and disposition of property, and capital gains. Upon successful completion of the course students will have the knowledge and confidence to prepare individual and small business tax returns for clients anywhere.

**FIN 0325: FOUNDAMENTAL OF FINANCIAL PLANNING AND INSURANCE:**

Prerequisite for this course is business Finance (BSAD 0321). This course covers principles of personal budgeting, investments, insurance, real estate, credit and taxation needed to manage income, expenses, and savings necessary to meet present and future plans, retirement and estate planning, and other related topics.

**FIN 0390: TOPICS IN FINANCE – LEADERSHIP**

Prerequisite for this course is business Finance (BSAD 0321). This course covers various contemporary issues in the field of finance. Upon completion of the course students will gain an in depth perspective on the flow and management of financial instruments and the major decision making areas of managerial finance.

**FIN 0420: INVESTMENT FINANCE**

Prerequisite for this course is business Finance (BSAD 0321). Students in this course will master the fundamentals of financial securities, their valuation techniques and the financial markets in which they are traded. The course provides concepts on an overview of portfolio theory, fixed income portfolio management as well as the analysis between risk and return (valuation option). It will also include a survey of current research in investments. Upon completion of the course students will have learned appropriate investment objectives and develop an in depth optimal portfolio strategies and evaluate investment performance.

**FIN 0430: ESTATE PLANNING AND TRUSTS**

Prerequisite for this course is Business Finance (BSAD 0321). This course introduces students to the responsibility of a financial planner in the formulation and implementation of an estate



plan. Topics of discussion include life transfers, trusts, gifts, estate reduction methods, tax implications in estate planning, business and inter-family transfers regarding incompetency and the role of fiduciaries.

#### **FIN 0435: RETIREMENT PLANNING AND EMPLOYEE BENEFITS**

Prerequisite for this course is business Finance (BSAD 0321). This course is designed to introduce students to the retirement planning process. The course will help students gain an appreciation and shortcomings of employee benefits and help them develop skills to counsel others on retirement and employee benefit decisions. Topics of discussion included corporate pension and profit sharing plans, self-employed plans, IRA's, annuities; health insurance plans social security plans and others.

#### **FIN 0450: REAL ESTATE FINANCE**

Prerequisite for this course is business Finance (BSAD 0321). This course will focus on applying economic and finance concepts to real estate problems. The course will cover topics in mortgage instruments, mortgage markets, residential real estate closing, income property analysis, financial leverage, real estate valuation, securitization, and real estate investments.

#### **FIN 0455: APPLIED PORTFOLIO MANAGEMENT**

Prerequisite for this course is business Finance (BSAD 0321). The course covers both the theoretical and the practical side of investments through cases, articles, home works and data exercises. It covers the classical Portfolio Theory (i.e., Markowitz optimal allocation, CAPM, Index and multifactor models) and discusses Market Efficiency issues in practice. It stresses the international dimensions of portfolio theory (i.e., international diversification, optimal global portfolio selection and emerging markets). It addresses issues of portfolio strategy, asset allocation and performance evaluation.

#### **FIN 0460: COMMERCIAL BANK MANAGEMENT**

Prerequisite for this course is business Finance (BSAD 0321). Commercial Banking is a finance course structured in the context of "risk management in banking." Students will examine "how" banks generate earnings and the risks they incur in operations. Specific focus will be on regulations and reform, bank capital, sub-prime mortgages, Fannie/Freddie (GSEs), FDIC bank & economic outlook, the Federal Reserve Bank & Treasury policies, commercial and consumer credit and the current global banking outlook.

#### **FIN 0470: INTERNATIONAL FINANCE**

Prerequisite for this course is business Finance (BSAD 0321). The International Finance course focuses on the financial activities of economic entities, when they are engaged in overseas operations and to familiarize with the concept of a global financial marketplace. The course provides an analysis for the financial activities, trends and economic policy decisions through an

international perspective. The course specifically International Finance focuses on certain areas of global financial infrastructure such as international monetary relations and international financial markets, as well as corporate decision making issues taken in the context of globalized finance.

#### **FIN 0475: CAPSTONE PROJECT IN FINANCE**

Prerequisite for this course is graduating senior standing and approval of the department chair. This course integrates and synthesizes the entire course of study of the Bachelor's degree in Finance. Students are required to demonstrate knowledge and concepts learned in the core and elective curriculum and apply them in analysis, evaluation and completion of practical business case studies, capstone simulation and business plans.

#### **FIN 0495: FINANCE INTERNSHIP**

Students must be in junior or senior standing and have completed 90 hours. This course is designed to provide students with a practical learning experience in an approved financial institution. It bridges the gap between the classroom and the business world.